

In Re: Shanica Nicole Johnson
Debtor.

Chapter 13 Case No.

Chapter 13 Plan

Address: Debtor 8066 Irene Blvd Apt # 202, Memphis, TN 38125

Plan Payment:

Debtor Shall Pay: \$ 238.00 Monthly By: Direct Pay Family
Or by: Payroll Deduction

1. This Plan [Rule 3015.1 Notice]:			
(A) Contains a Non-standard Provision [See provision 19].	(X) Yes	()	No
(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim [See provisions 7 and 8].	(X) Yes	()	No
(C) Avoids a Security Interest or Lien. [See provision 12].	()	Yes	(X) No
2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.			
3. Auto Insurance: () Included in Plan Or (X) Not Included in Plan if proof provided by Debtor			
4. Domestic Support Paid By: () Debtor Directly () Wage Assignment () Trustee To:	<u>Monthly Pmt.</u>		
ongoing payment begins _____	_____		
Approximate arrearage _____	_____		
ongoing payment begins _____	_____		
Approximate arrearage _____	_____		
5. Priority Claims:	<u>Monthly Pmt.</u>		
_____	Amount	_____	
_____	Amount	_____	
6. Home Mortgage Claims: () Paid Directly by Debtor or () Paid by Trustee To:	<u>Monthly Pmt.</u>		
ongoing payment begins _____	_____		
Approximate arrearage _____	Interest	_____	
ongoing payment begins _____	_____		
Approximate arrearage _____	Interest	_____	
7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]:	<u>Collateral Value</u>	<u>Interest Rate</u>	<u>Monthly Pmnt.</u>
_____	_____	_____	_____

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.
CNAC (2013 Nissan Altima)	cosigner pays		

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Collateral
Collateral

10. Special Class Unsecured Claims:

	Collateral Value	Interest Rate	Monthly Pmnt.
Dept of Ed/Nelnet (partial)	\$ 1,000.00	4.00%	\$20.00
The Park at Forest Hill (rent thru March 31, 2020)	\$ 2,255.35	0.00%	\$60.00

11. Student Loan Claims and Other Long Term Claims:

Dept of Ed/Nelnet	(X) Not Provided For	() General Unsecured Creditor
	() Not Provided For	() General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: () _____ ;
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

The Park at Forest Hill	(x) Assume	() Reject
	() Assume	() Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908
Debtor's Attorney's Signature

Date March 6, 2020

March 6, 2020